Certificate Number: 13858-MSN-DE-037567576

Bankruptcy Case Number: 18-12411



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>July 6</u>, 2023, at <u>1:43</u> o'clock <u>AM CDT</u>, <u>Christopher C. Neal</u> completed a course on personal financial management given <u>by internet</u> by <u>MoneySharp Credit Counseling Inc.</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Northern District of Mississippi.

Date: July 6, 2023 By: /s/Edwin G. Calderon

Name: Edwin G. Calderon

Title: Vice President